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|--|--------------------------------------|---|
| Information to identify the case: | | |
| Debtor 1 | Richard A Kozarits | Social Security number or ITIN xxx-xx-9296 |
| | First Name Middle Name Last Name | EIN --_----- |
| Debtor 2 | Kimberly Kozarits | Social Security number or ITIN xxx-xx-3386 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN --_----- |
| United States Bankruptcy Court | Northern District of Illinois | Date case filed for chapter 13 12/25/19 |
| Case number: | 19-36181 | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|--|
| 1. Debtor's full name | Richard A Kozarits | Kimberly Kozarits |
| 2. All other names used in the last 8 years | | |
| 3. Address | 8S336 Vine Street Willowbrook, IL 60527 | 8S336 Vine Street Willowbrook, IL 60527 |
| 4. Debtor's attorney Name and address | David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076 | Contact phone 847-673-8600 Email: cutlerfilings@gmail.com |
| 5. Bankruptcy trustee Name and address | Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604 | Contact phone 312-431-1300 |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604 | Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/26/19 |

For more information, see page 2

Debtors must bring a picture ID and proof of their Social Security Number.

Filing deadline: 6/22/20

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **2/12/20 at 10:30 AM** , Location: **219 South Dearborn, Courtroom 613, Chicago, IL 60604**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Richard A Kozarits
 Kimberly Kozarits
 Debtors

Case No. 19-36181-DLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
 Form ID: 309I

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db/jdb +Richard A Kozarits, Kimberly Kozarits, 8S336 Vine Street, Willowbrook, IL 60527-7563
 28500489 +Busey Bank, 2011 W. Springfield Ave., Champaign, IL 61821-3005
 28500492 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035
 28500494 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza,
 Cincinnati, OH 45263)
 28500493 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 28500495 Fifth Third Bank, Fifth Third Bank Bankruptcy Dept, Maildrop RCSB3E/1830 E Paris Ave SE,
 Grand Rapids, MI 49546
 28500497 +Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: cutlerfilings@gmail.com Dec 27 2019 02:24:03 David H Cutler,

tr Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
 +E-mail/Text: courtntices@chil3.com Dec 27 2019 02:26:22 Marilyn O Marshall,
 224 South Michigan Ste 800, Chicago, IL 60604-2503
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Dec 27 2019 02:26:30 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027
 28500490 +EDI: CAUT.COM Dec 27 2019 06:48:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
 Fort Worth, TX 76101-2076
 28500491 +EDI: CITICORP.COM Dec 27 2019 06:38:00 Citibank/Shell Oil, Attn: Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 28500496 EDI: IRS.COM Dec 27 2019 06:49:00 Internal Revenue Service,
 c/o Centralized Insolvency Operatio, Post Office Box 7346, Philadelphia, PA 19101-7346
 TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Richard A Kozarits cutlerfilings@gmail.com,
 r48280@notify.bestcase.com
 David H Cutler on behalf of Debtor 2 Kimberly Kozarits cutlerfilings@gmail.com,
 r48280@notify.bestcase.com
 Marilyn O Marshall courtndocs@chil3.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4